

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Melanie M. Hanks fka Melanie Burford, AND STEPHEN G. HANKS, who joins the conveyance for the purpose of conveying any homestead rights, or other marital rights, he/she may have to the property by virtue of his/her marriage to Melanie Hanks, Grantors, and Craig M. Ferguson, an unmarried man, Grantee,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee to the Grantor, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantee, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

Lot 33, Creekwood West Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 39, Page 13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantee, his/her heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.

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2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 31st day of March, 2000.

Melanie M. Hanks
Melanie M. Hanks

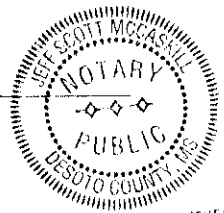
Stephen G. Hanks
Stephen G. Hanks

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Melanie M. Hanks fka Melanie Burford and husband, Stephen G. Hanks, who acknowledged that he/she signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 31st day of March, 2000.

Jeff Scott McCaskill
NOTARY PUBLIC



(SEAL)

My Commission Expires: 8/22/2001

MY COMMISSION EXPIRES:
AUGUST 22, 2001

ADDRESS OF GRANTOR:

8104 Hunters Hill Cde
OLIVE BRANCH, MS 38654
Home: 662-893-5971
Work: N/A

ADDRESS OF GRANTEE:

409 Blair Drive
Southaven, Mississippi 38671
Home: 662-895-6195
Work: 662-439-9092

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(601) 349-0664

FILE# 800176/JSM